APPENDIX K:

SECTION 3 SUMMARY REPORTS



Section 3 Summary Report

Economic Opportunities for Low and Very Low-Income Persons U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity **OMB Approval No.2529-0043** (exp. 8/17/2015)

*HUD Field Office : (2)
LOS ANGELES, CA

See Public Reporting Burden Statement below General Instructions

TOTAL STATEMENT TO STATEMENT STATEME		NOT AND ADMINISTRATION OF THE PROPERTY OF THE				
*1. Recipient Name :	Recipient Addre	ess ②				
San Diego Housing Commission	n 1122 Broadwa	y, Ste. 300 Street				
	San Diego	City				
	California	' State				
	92101 _z	ip (or Postal Code)				
*2. Agency ID :						
	*3. Total Amount o	of Award: (2) s 751.71/				
CA063		racts Awarded: \$ 2818009				
4. Contact Person :						
Contact Person :	5. Phone: (61	9) 578-7513				
Sharon Chambers-Feaster	Fax:	Fax:				
	E-Mail: lasl	haronc@sdhc.org				
	*6. Reporting Perio	od: ?				
	Select Fiscal Y	'ear · Federal FY13				
*7. Date Report Submitted:	*8. Program Code-					
01/06/2014	7-CDBG-Entitle	ment				
*	= Mandatory Field					
Program Codes:	1 - Flovible Cubeidu					
3A = Public/Indian Housing Development	1 = Flexible Subsidy3B = Public/Indian Housing Operation	2 = Section 202/811 3C = Public/Indian Housing Modernization				
4 = Homeless Assistance	5 = HOME Assistance	6 = HOME-State Administered				
7 = CDBG-Entitlement	8 = CDBG-State Administered	9 = Other CD Programs				
10= Other Housing Programs						

Part 1. Employment and Training*					
A Job Category	B Number of New Hires	C Number of New Hires that are Sec.3 Residents	D % of Section 3 New Hires (optional)	E % of Total Staff Hours for Section 3 Employees (optional)	F Number of Section 3 Trainees
Professionals	99×15-1A	-	7- 4		

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Service Workers		emorate de la companya de la company			yantahantahan-a-antahantii - Lallann kanana mananannan sasaana.
② Other (List)		V-979334-A-1			
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Total (Read-Only)	0	0			0

Part II. Contracts Awarded

1.	Construction	Contracts	L)

A. *Total dollar amount of all construction contracts awarded	\$ 0	
B. Total dollar amount of construction contracts awarded to Section 3 businesses	\$ 0	WW.0000
C. Percentage of the total dollar amount that was awarded to Section 3 businesses (Read-Only)		%
D. Total number of Section 3 businesses receiving construction contracts	PANIATARA	Milmor, viple,
2. Non-Construction Contracts: 🔄		
A. *Total dollar amount of all non-construction contracts awarded	\$ 2,818,009	
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$ 0	Weller,
C. Percentage of the total dollar amount that was awarded to Section 3 businesses (Read-Only)	0	%
D. Total number of Section 3 businesses receiving non-construction contracts	_vvvvaldemmass.semepppsg585074cles4Permelemmass.semepppsg664mass.edu	:

Part III. Summary of Efforts

Indicate the efforts made to direct employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, to low- and very low-income persons, particularly those who are recipients of government assistance for housing.

(Select \boldsymbol{YES} to all that apply. If a selection has not been made, Default is $\boldsymbol{NO})$

Yes 'Recruited low-income residents through: local advertising media, signs prominently displayed at the project site, contacts with community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.

Yes Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.

Yes • Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.

Yes ' Coordinated with Youthbuild Programs and administered in the metropolitan area in which the

Section 3 covered project is located.

Yes • Other Efforts; Please describe.

SDHC Section 3 Unit notified public of Section 3 requirements via a public notice in a local newspaper and subsequently conducting a Section 3 workshop for public and current contractors. The Unit maintains a list of certified Section 3 Residents and Business Concerns. The



Public reporting burden for this collection of information is estimated to average 6 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u., mandates that the Department ensure that employment and other economic opportunities generated by its housing and community development assistance programs are directed toward low- and very low-income persons, particularly those who are recipients of government assistance for housing. The regulations are found at 24 CFR Part 135. The information will be used by the Department to monitor program recipients' compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as a self-monitoring tool. The data is entered into a data base and will be analyzed and distributed. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(e)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.

Section 3 Summary Report

Economic Opportunities for Low and Very Low-Income Persons

U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity OMB Approval No.2529-0043

(exp. 8/17/2015)

*HUD Field Office : ? LOS ANGELES, CA

See Public Reporting Burden Statement below

*1. Recipient Name :	Recipient Addres	s 2				
San Diego Housing Commission	1122 Broadway	, Ste. 300 <i>Street</i>				
	San Diego	City				
	California	' State				
	92101 zij	v (or Postal Code)				
*2. Agency ID:	*3. Total Amount of	Award: 3 s 766,995				
CA063		acts Awarded: \$ 861880				
4. Contact Person :	· · · · · · · · · · · · · · · · · · ·	5. Phone: (619) 578-7513				
	Fax:	means and mean and mean approximation of the property of the				
Sharon Chambers-Feaster	E-Mail: lash	aronc@sdhc.org				
	*6. Reporting Perio	d: [?]				
	Select Fiscal Y	ear · Federal FY13				
*7. Date Report Submitted :	*8. Program Code-N					
01/06/2014	4-Homeless Ass	istance				
*=	· Mandatory Field					
Program Codes:	1 = Flexible Subsidy	2 = Section 202/811				
3A = Public/Indian Housing Development	3B = Public/Indian Housing Operation	3C = Public/Indian Housing Modernization				
4 = Homeless Assistance	5 = HOME Assistance	6 = HOME-State Administered				
7 = CDBG-Entitlement 10= Other Housing Programs	8 = CDBG-State Administered	9 = Other CD Programs				

Part 1. Employment and Training*					
A Job Category	B Number of New Hires	C Number of New Hires that are Sec.3 Residents	D % of Section 3 New Hires (optional)	E % of Total Staff Hours for Section 3 Employees (optional)	F Number of Section 3 Trainees
Professionals	arWTEM-da-2009-bit.action/pipelarasseawing.massed-for-da-th-inferencements.	yaannoonaan ahaan ah		VARIATION (1997)	

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Laborers (unskilled)					
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Other (List)					
Total (Read-Only)	0	0			0

Part II. Contracts Awarded

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1.	Construction	Contracts:	لهضا	į

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Part III. Summary of Efforts

Indicate the efforts made to direct employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, to low- and very low-income persons, particularly those who are recipients of government assistance for housing.

(Select YES to all that apply. If a selection has not been made, Default is NO)

- Yes Recruited low-income residents through: local advertising media, signs prominently displayed at the project site, contacts with community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.
- Yes Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.
- Yes Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.
- Yes · Coordinated with Youthbuild Programs and administered in the metropolitan area in which the

Section 3 covered project is located.

Yes • Other Efforts; Please describe.

SDHC Section 3 Unit notified public of Section 3 requirements via a public notice in a local newspaper and subsequently conducting a Section 3 workshop for public and current contractors. The Unit maintains a list of certified Section 3 Residents and Business Concerns. The



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Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u., mandates that the Department ensure that employment and other economic opportunities generated by its housing and community development assistance programs are directed toward low- and very low-income persons, particularly those who are recipients of government assistance for housing. The regulations are found at 24 CFR Part 135. The information will be used by the Department to monitor program recipients' compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as a self-monitoring tool. The data is entered into a data base and will be analyzed and distributed. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(e)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.

Section 3 Summary Report

Economic Opportunities for Low and Very Low-Income Persons

U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

OMB Approval No.2529-0043 (exp. 8/17/2015)

*HUD Field Office : (2)
LOS ANGELES, CA

See Public Reporting Burden Statement below General Instructions

*1. Recipient Name :	Recipient Addres	ss 2
San Diego Housing Commission	1122 Broadway	y, Ste. 300 <i>Street</i>
	San Diego	City
	California	' State
	92101 <i>zi</i>	ip (or Postal Code)
*2. Agency ID:	*2 Total Amount o	f Award: (2) s 4,309,278
CA063		acts Awarded: \$ 3980854
4. Contact Person :	5. Phone: (61)	- AND SEA OF THE AND
Sharon Chambers-Feaster	Fax: E-Mail: lash	naronc@sdhc.org
	*6. Reporting Perio	od: ?
		'ear · Federal FV13
*7. Date Report Submitted :	*8. Program Code-	<u> </u>
01/06/2014	5-HOME Assista	ance ·
*=	Mandatory Field	
Program Codes:	1 = Flexible Subsidy	2 = Section 202/811
3A = Public/Indian Housing Development	3B = Public/Indian Housing Operation	3C = Public/Indian Housing Modernization
4 = Homeless Assistance	5 = HOME Assistance	6 = HOME-State Administered
7 = CDBG-Entitlement 10= Other Housing Programs	8 = CDBG-State Administered	9 = Other CD Programs

Part 1. Employment and Training*				
A Job Category	B Number of New Hires	C Number of New Hires that are Sec.3 Residents	 E % of Total Staff Hours for Section 3 Employees (optional)	F Number of Section 3 Trainees
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Technicians	2	0		1	SANTERALLISON TILLEM-COP-OP-PARAMONITE TILLISON FOR ALL A
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Service Workers	1	0			
Other (List) Supervisor	2	0		:	
Total (Read-Only)	41	0			derbreches (Inches descent en et des liste de en en en et de en

Part II. Contracts Awarded

	Construction Contracts:	9	ì
1.	Construction Contracts:	لهنسا	ŀ

A. *Total dollar amount of all construction contracts awarded	\$ 3,976,854	elokiiteeleneekseeska
B. Total dollar amount of construction contracts awarded to Section 3 businesses	\$ 255,203	constraint-sec-er
C. Percentage of the total dollar amount that was awarded to Section 3 businesses (Read-Only)	6.4	. %
D. Total number of Section 3 businesses receiving construction contracts	4	
2. Non-Construction Contracts: [2]		
A. *Total dollar amount of all non-construction contracts awarded	\$ 4,000	(100-00-100),
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$ 0	
C. Percentage of the total dollar amount that was awarded to Section 3 businesses (Read-Only)	0	6/6
D. Total number of Section 3 businesses receiving non-construction contracts	0	nanan mwanaga popus n

Part III. Summary of Efforts

Indicate the efforts made to direct employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, to low- and very low-income persons, particularly those who are recipients of government assistance for housing.

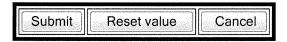
(Select YES to all that apply. If a selection has not been made, Default is NO)

- Yes Recruited low-income residents through: local advertising media, signs prominently displayed at the project site, contacts with community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.
- Yes Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.
- Yes 'Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.
- Yes Coordinated with Youthbuild Programs and administered in the metropolitan area in which the

Section 3 covered project is located.

Yes ' Other Efforts; Please describe.

SDHC Section 3 Unit provided proposers/bidders with lists of certfied Section 3 Residents and/or Business Concerns. Additionally, provided Section 3 flyers for posting at work-sites.



Public reporting burden for this collection of information is estimated to average 6 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u., mandates that the Department ensure that employment and other economic opportunities generated by its housing and community development assistance programs are directed toward low- and very low-income persons, particularly those who are recipients of government assistance for housing. The regulations are found at 24 CFR Part 135. The information will be used by the Department to monitor program recipients' compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as a self-monitoring tool. The data is entered into a data base and will be analyzed and distributed. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(e)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.



Please note that the City of San Diego has no recorded Section 3 activity. As such, the following information is limited to the total amount of funds spent on construction versus non-construction projects during FY 2014.

Additionally, due to a current malfunction in the report-submitting system, it's worth noting that the FY 2013 and FY 2014 reports (HUD-60002) are pending formal submission. The City will submit said reports once it is able to.

Section 3 Summary Report Economic Opportunities for

Low – and Very Low-Income Persons

U.S. Department of Housing and Urban Development Office of Fair Housing And Equal Opportunity

(exp.	. 11/30/2010
/	44/00/0040
OMB Approval No:	2529-0043

HUD Field Office:	

Section back of page for Public Reporting Burden statement

Recipient Name & Address: (street, city, state, zip)	2. Fede	ral Identification: (grant	no.)	Total Amount of Award:	
	4. Conta	act Person		5. Phone: (Include area code))
	6. Leng	th of Grant:		7. Reporting Period:	
8. Date Report Submitted:	9. Prog		arate sheet program code)	10. Program Name:	
Part I: Employment and Training (** Colu	mns B, C	and F are manda		ires in E &F)	
	B umber of ew Hires	C Number of New Hires that are Sec. 3 Residents	D % of Aggregate Number of Staff Hours of New Hires that are Sec. 3 Residents	E % of Total Staff Hours for Section 3 Employees and Trainees	F Number of Section 3 Trainees
Professionals					
Technicians					
Office/Clerical					
Construction by Trade (List) Trade					
Trade					
Trade					
Trade					
Trade					
Other (List)					
Total					

* Program Codes 1 = Flexible Subsidy 2 = Section 202/811

3 = Public/Indian Housing A = Development, B = Operation C = Modernization

8 = CDBG State Administered 9 = Other CD Programs 10 = Other Housing Programs 4 = Homeless Assistance 5 = HOME 6 = HOME State Administered 7 = CDBG Entitlement

1.	Construction Contracts:	
A	A. Total dollar amount of all contracts awarded on the project	\$
	Total dollar amount of contracts awarded to Section 3 businesses	\$
(C. Percentage of the total dollar amount that was awarded to Section 3 businesses	
I	D. Total number of Section 3 businesses receiving contracts	
2.	Non-Construction Contracts:	
	A. Total dollar amount all non-construction contracts awarded on the project/activity	\$
	B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$
	C. Percentage of the total dollar amount that was awarded to Section 3 businesses	
	D. Total number of Section 3 businesses receiving non-construction contracts	
Indic and	cate the efforts made to direct the employment and other economic opportunities generated community development programs, to the greatest extent feasible, toward low-and very low recipients of government assistance for housing. (Check all that apply.) Attempted to recruit low-income residents through: local advertising media, signs promicontracts with the community organizations and public or private agencies operating with nonmetropolitan county) in which the Section 3 covered program or project is located, or Participated in a HUD program or other program which promotes the training or employing Participated in a HUD program or other program which promotes the award of contracts	r-income persons, particularly those nently displayed at the project site, hin the metropolitan area (or r similar methods. ment of Section 3 residents.

Public reporting for this collection of information is estimated to average 2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB number.

Other; describe below.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u, mandates that the Department ensures that employment and other economic opportunities generated by its housing and community development assistance programs are directed toward low- and very-low income persons, particularly those who are recipients of government assistance housing. The regulations are found at 24 CFR Part 135. The information will be used by the Department to monitor program recipients' compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as self-monitoring tool. The data is entered into a database and will be analyzed and distributed. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(e)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.

Form HUD-60002, Section 3 Summary Report, Economic Opportunities for Low- and Very Low-Income Persons.

Instructions: This form is to be used to report annual accomplishments regarding employment and other economic opportunities provided to low- and very low-income persons under Section 3 of the Housing and Urban Development Act of 1968. The Section 3 regulations apply to any public and Indian housing programs that receive: (1) development assistance pursuant to Section 5 of the U.S. Housing Act of 1937; (2) operating assistance pursuant to Section 9 of the U.S. Housing Act of 1937; or (3) modernization grants pursuant to Section 14 of the U.S. Housing Act of 1937 and to recipients of housing and community development assistance in excess of \$200,000 expended for: (1) housing rehabilitation (including reduction and abatement of lead-based paint hazards); (2) housing construction; or (3) other public construction projects; and to contracts and subcontracts in excess of \$100,000 awarded in connection with the Section-3-covered activity.

Form HUD-60002 has three parts, which are to be completed for all programs covered by Section 3. Part I relates to employment and training. The recipient has the option to determine numerical employment/training goals either on the basis of the number of hours worked by new hires (columns B, D, E and F). Part II of the form relates to contracting, and Part III summarizes recipients' efforts to comply with Section 3.

Recipients or contractors subject to Section 3 requirements must maintain appropriate documentation to establish that HUD financial assistance for housing and community development programs were directed toward low- and very low-income persons.* A recipient of Section 3 covered assistance shall submit one copy of this report to HUD Headquarters, Office of Fair Housing and Equal Opportunity. Where the program providing assistance requires an annual performance report, this Section 3 report is to be submitted at the same time the program performance report is submitted. Where an annual performance report is not required, this Section 3 report is to be submitted by January 10 and, if the project ends before December 31, within 10 days of project completion. *Only Prime Recipients are required to report to HUD. The report must include* accomplishments of all recipients and their Section 3 covered contractors and subcontractors.

HUD Field Office: Enter the Field Office name.

- Recipient: Enter the name and address of the recipient submitting this report.
- 2. Federal Identification: Enter the number that appears on the award form (with dashes). The award may be a grant, cooperative agreement or contract.
- 3. Dollar Amount of Award: Enter the dollar amount, rounded to the nearest dollar, received by the recipient.
- 4 & 5. Contact Person/Phone: Enter the name and telephone number of the person with knowledge of the award and the recipient's implementation of Section 3.
- Reporting Period: Indicate the time period (months and year) this report covers
- 7. Date Report Submitted: Enter the appropriate date.

- Program Code: Enter the appropriate program code as listed at the bottom of the page.
- Program Name: Enter the name of HUD Program corresponding with the "Program Code" in number 8.

Part I: Employment and Training Opportunities

Column A: Contains various job categories. Professionals are defined as people who have special knowledge of an occupation (i.e. supervisors, architects, surveyors, planners, and computer programmers). For construction positions, list each trade and provide data in columns B through F for each trade where persons were employed. The category of "Other" includes occupations such as service workers

Column B: (Mandatory Field) Enter the number of new hires for each category of workers identified in ${\bf Column}~{\bf A}$ in connection with this award. New hire refers to a person who is not on the contractor's or recipient's payroll for employment at the time of selection for the Section 3 covered award or at the time of receipt of Section 3 covered

Column C: (Mandatory Field) Enter the number of Section 3 new hires for each category of workers identified in Column A in connection with this award. Section 3 new hire refers to a Section 3 resident who is not on the contractor's or recipient's payroll for employment at the time of selection for the Section 3 covered award or at the time of receipt of Section 3 covered assistance.

Column D: Enter the percentage of all the staff hours of new hires (Section 3 residents) in connection with this award.

Column E: Enter the percentage of the total staff hours worked for Section 3 employees and trainees (including new hires) connected with this award. Include staff hours for part-time and full-time positions

Column F: (Mandatory Field) Enter the number of Section 3 residents that were trained in connection with this award. Part II: Contract Opportunities

Block 1: Construction Contracts

Item A: Enter the total dollar amount of all contracts awarded on the project/program.

Item B: Enter the total dollar amount of contracts connected with this project/program that were awarded to Section 3 businesses.

Item C: Enter the percentage of the total dollar amount of contracts connected with this project/program awarded to Section 3 businesses. Item D: Enter the number of Section 3 businesses receiving awards. **Block 2:** Non-Construction Contracts

Item A: Enter the total dollar amount of all contracts awarded on the project/program.

Item B: Enter the total dollar amount of contracts connected with this project awarded to Section 3 businesses.

Item C: Enter the percentage of the total dollar amount of contracts connected with this project/program awarded to Section 3 businesses.

Item D: Enter the number of Section 3 businesses receiving awards.

Part III: Summary of Efforts - Self -explanatory

Submit one (1) copy of this report to the HUD Headquarters Office of Fair Housing and Equal Opportunity, at the same time the performance report is submitted to the program office. The Section 3 report is submitted by January 10. Include only contracts executed during the period specified in item 8. PHAs/IHAs are to report all contracts/subcontracts.

* The terms "low-income persons" and very low-income persons" have the same meanings given the terms in section 3 (b) (2) of the United States Housing Act of 1937. Low-income persons mean families (including single persons) whose incomes do not exceed 80 percent of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families, except that

The Secretary may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of the Secretary's findings such that variations are necessary because of prevailing levels of construction costs or unusually high- or low-income families. *Very low-income persons* mean low-income families (including single persons) whose incomes do not exceed 50 percent of the median family income area, as determined by the Secretary with adjustments or smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.